

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

Case No.: 19-31402-MEH  
Chapter: 13  
Judge: Mark Edward Hall

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James P Bolen  
11 Glen Avenue  
Hazlet, NJ 07730

Denise I Bolen  
11 Glen Avenue  
Hazlet, NJ 07730

Social Security No.: **xxx-xx-3046** **xxx-xx-3704**

Employer's Tax I.D. No.:

## **NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- Debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
  - Joint debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
  - Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
  - Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
  - Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
  - Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
  - Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
  - Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
  - An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: April 23, 2025

JAN: wdr

Jeanne Naughton  
Clerk

In re:  
James P Bolen  
Denise I Bolen  
Debtors

Case No. 19-31402-MEH  
Chapter 13

District/off: 0312-3  
Date Rcvd: Apr 23, 2025

User: admin  
Form ID: cscnods

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Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ James P Bolen, Denise I Bolen, 11 Glen Avenue, Hazlet, NJ 07730-1811
518588252	+ Navient Solutions, LLC on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 23 2025 21:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 23 2025 21:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518566658	+ Email/Text: bncnotifications@pheaa.org	Apr 23 2025 21:40:00	AES/Bank Of New YorkU, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
518566659	+ Email/Text: bncnotifications@pheaa.org	Apr 23 2025 21:40:00	Aes/efs, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
518633979	Email/PDF: bncnotices@becket-lee.com	Apr 23 2025 21:44:07	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518566660	+ Email/PDF: bncnotices@becket-lee.com	Apr 23 2025 21:44:09	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518566661	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 23 2025 21:39:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518646672	+ Email/Text: mortgagebkcorrespondence@bofa.com	Apr 23 2025 21:40:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518566662	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 23 2025 21:40:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518566663	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 23 2025 21:44:07	Cap1/Justice, Capital One Retail Srvs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
518566664	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 23 2025 21:55:04	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518566667	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Apr 23 2025 22:06:50	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518575444	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 23 2025 21:44:02	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518596183	+ Email/PDF: acg.acg.ebn@aisinfo.com		

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518587681	+ Email/PDF: ebn_ais@aisinfo.com	Apr 23 2025 21:44:15	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518633969	Email/PDF: bncnotices@becket-lee.com	Apr 23 2025 21:43:39	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518566668	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 23 2025 21:43:41	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518566670	Email/Text: mrdiscen@discover.com	Apr 23 2025 21:43:52	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
518577461	Email/Text: mrdiscen@discover.com	Apr 23 2025 21:39:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518779116	Email/Text: ECMCBKNotices@ecmc.org	Apr 23 2025 21:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518779117	Email/Text: ECMCBKNotices@ecmc.org	Apr 23 2025 21:41:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
518671040	^ MEBN	Apr 23 2025 21:41:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408, Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 551160408
518664381	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 23 2025 21:38:01	Goldman Sachs Bank USA, c/o John D. Sadler, 1909 K Street NW, 12th Floor, Washington DC 20006-1152
518605882	+ Email/Text: RASEBN@raslg.com	Apr 23 2025 21:41:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
519053474	Email/Text: legaldivision@kheaa.com	Apr 23 2025 21:39:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519053475	Email/Text: legaldivision@kheaa.com	Apr 23 2025 21:39:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518566672	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 23 2025 22:05:42	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518566673	+ Email/Text: Documentfiling@lciinc.com	Apr 23 2025 21:39:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2802
518566674	+ Email/Text: GSBankElectronicBankruptcyNotice@google.com	Apr 23 2025 21:40:00	Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
518566675	+ Email/PDF: bankruptcy_prod@navient.com	Apr 23 2025 22:06:20	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
520392333	+ Email/Text: mtgbk@shellpointmtg.com	Apr 23 2025 21:39:00	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage, Servicing 29603-0826
520392332	Email/Text: mtgbk@shellpointmtg.com	Apr 23 2025 21:39:00	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826
518589444	+ Email/Text: bncnotifications@pheaa.org	Apr 23 2025 21:40:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
518566676	+ Email/Text: bncnotifications@pheaa.org	Apr 23 2025 21:40:00	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
518672082	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 23 2025 21:44:01	Portfolio Recovery Associates, LLC, c/o JET BLUE, POB 41067, Norfolk, VA 23541
518639752	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 23 2025 21:43:41	Portfolio Recovery Associates, LLC, c/o

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518566677	Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 23 2025 21:40:00	JUSTICE, POB 41067, Norfolk, VA 23541
			Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129
519197867	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 23 2025 21:40:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519197868	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 23 2025 21:40:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
518566678	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 23 2025 21:44:12	Synchb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518569280	^ MEBN	Apr 23 2025 21:38:29	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518670302	+ Email/Text: bncmail@w-legal.com	Apr 23 2025 21:41:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518665241	Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 23 2025 21:40:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129
518566679	+ Email/Text: bncmail@w-legal.com	Apr 23 2025 21:40:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
518660860	+ Email/PDF: ebn_ais@aisinfo.com	Apr 23 2025 21:44:14	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518566680	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 23 2025 21:43:41	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
518615927	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 23 2025 21:55:29	Wells Fargo Bank, N.A., POB 1629, Minneapolis, MN 55440-1629
518660720	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Apr 23 2025 21:44:18	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518566681	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 23 2025 21:55:28	Wells Fargo Home Mor, Attn: Written Correspondence/Bankruptcy, Mac#2302-04e Pob 10335, Des Moines, IA 50306

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518566665	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518566666	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518566669	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
518566671	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court;, Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518779122	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
518779124	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
518779123	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408, Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 551160408
518779125	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408, Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 551160408
519345053	*+	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519345054	*+	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720

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TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor The Bank of new York mellon f/k/a/ The Bank of New York as Trustee for CWHEQ Inc., Home Equity Loan Asset Backed Certificates, Series 2006-S10 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Edward Hanratty	on behalf of Debtor James P Bolen thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com
Edward Hanratty	on behalf of Joint Debtor Denise I Bolen thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Kenneth L. Baum	on behalf of Creditor Educational Credit Management Corporation kbaum@kenbaumdebtsolutions.com ddipiazza@kenbaumdebtsolutions.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8